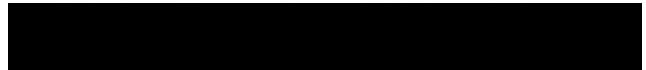
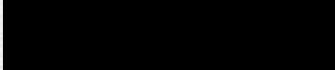


Exhibit B

AMANDA L HYLAND



RAUSCH STURM
ATTORNEYS AT LAW

RODERICK JOEL KERSCH, JR
7300 147TH STREET WEST, SUITE 307
APPLE VALLEY, MN 55124

TOLL FREE: (877) 215-2552 TTY: 711
ATTORNEY DIRECT No. (877) 334-1598
FAX: (877) 396-4464
ATTORNEY DIRECT FAX (877) 492-5187
LAWFIRM@RSIEM.COM
WWW.RAUSCHSTURM.COM

November 15, 2019

AMANDA L HYLAND
[REDACTED]

Re: AMANDA L HYLAND
Creditor to Whom the Debt is Owed: Crown Asset Management, LLC assignee of
First National Bank of Omaha (First National Bank)
Account No.: *****3348
Our File Number: 3895042
Account Balance: \$2,241.76

Dear AMANDA L HYLAND:

Our office is in receipt of your request for verification of the debt in the above referenced matter. Enclosed, please find chain of title, charge off statement and activity statement. The original creditor is First National Bank of Omaha (First National Bank) and the current owner's name and address is CROWN ASSET MANAGEMENT, LLC, 3100 BRECKINRIDGE BLVD, STE 725, DULUTH, GA 30096. As of the date of this letter, the current balance is \$2,241.76.

Very truly yours,

RAUSCH STURM

This communication is from a debt collector. This is an attempt to collect a debt
and any information obtained will be used for that purpose.

Rausch Sturm is the trade name for Rausch, Sturm, Israel, Emerson & Hornik LLP

EXHIBIT A

BILL OF SALE

For value received and in further consideration of the mutual covenants and conditions set forth in the Bulk Debt Purchase and Sale Agreement (the "Agreement"), dated as of the 22nd day of February, 2019, by and between First National Bank of Omaha ("Seller") and Crown Asset Management, LLC ("Buyer"), Seller hereby transfers, sells, conveys, grants, and delivers to Buyer, its successors and assigns, without recourse and to the extent of Seller's ownership, the Receivables as set forth in the Receivables Data File (as defined in the Agreement), dated February 26, 2019, it being understood that such transfer, sale, conveyance, grant and delivery is made without any representations or warranties except those expressly made in the Agreement.

FIRST NATIONAL BANK OF OMAHA

Signature: PLA
Name: Paul Osborne
Title: Managing Director
Date: 2-26-19

FIRST NATIONAL BANK OF OMAHA

Signature: Amy Bouchard
Name: Amy Bouchard
Title: SVP
Date: 2-26-19

LOAN TYPE VISA	NAME1 HYLAND	NAME2 AMANDA L
SECOND NAME1	SECOND NAME2	ADDRESS1 [REDACTED]
ADDRESS2	CITY	ST [REDACTED]
ZIP 92058-7206	HOME PHONE [REDACTED]	WORK PHONE [REDACTED]
DOB 1982-[REDACTED]	CHARGE OFF AMT 2241.76	RECOVERED PRINCIPAL 0
ACCOUNT BAL 2241.76	RMS DATE RECD 2018-1-31 00:00	CONTRACT DATE 2006-2-10 00:00
LAST CONTACT DATE	LAST PAY DATE 2017-8-9 00:00	Outsourced Prior to Chargeoff N
Cardmember Agreement FBC1Q8	Comaker SSN 0000000000	Agent Bank Number 001
Sub Agent Bank Number 024	Last Pay Date 2017-8-9 00:00	Last Pay Amount 35
Date of First Delinquency 2017-7-13 00:00		



First National Bank

2253 000000

AMANDA L HYLAND

First National Bank Omaha
P.O. Box 2557
Omaha, NE 68103-2557Account Number: 3348
New Balance: \$2,241.76
Minimum Payment Due: \$545.00
Payment Due Date: Now Due

Make checks payable to First National Bank, Omaha

Amount of Payment Enclosed

\$

Change of Address? If yes, please
complete reverse side.

0000000224176

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

Platinum Edition® Visa®

Account Number: 3348

Page 001 of 002

**Account Summary**

Previous Balance	\$2,196.25
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$0.00
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$26.00
Interest Charged	+\$19.51
New Balance	\$2,241.76
Statement Closing Date	01/12/18
Days in Billing Cycle	30
Total Credit Limit	\$2,000.00
Available Credit	\$0.00
Cash Limit	\$400.00
Available Cash	\$0.00

**Payment Information**

New Balance	\$2,241.76
Minimum Payment Due	\$545.00
Past Due Amount	\$478.00
Payment Due Date	Now Due

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37 and your APRs may be increased to a Penalty APR of up to 29.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For Example:

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	13 years	\$3,944
\$73	3 years	\$2,628 (Savings \$1,316)

If you would like information about credit counseling services, call 1-866-486-6322.

**Customer Service****Call: Toll Free 1-888-530-3626**

(TDD Telecommunications Device for the Deaf: 1-800-625-2833) (Balance Transfer Helpline: 1-877-388-8231)

Save Time and Stamps

by Paying Online!

Visit: www.firstnational.com

Remit to: First National Bank Omaha, P.O. Box 2557, Omaha, NE 68103-2557

**Smart Tips**

Keeping up with your credit card bills is just part of the picture when it comes to healthy credit. If you default on your utility bills, that shows up on your report and can translate into higher rates on your other debt as a result – so make sure to pay every bill, every month.

**Transaction Detail**

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
Fees 1-09	1-12	7441540801200012062000	LATE FEE	\$26.00
Total Fees For This Period				\$26.00
Interest Charged				
Interest Charge on Purchases				\$16.79
Interest Charge on Cash Advances				\$0.00
Interest Charge on Balances Transfers				\$2.72
Total Interest For This Period				\$19.51

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) Variable Rate (f) Fixed Rate

Charge Summary	Annual Percentage Rate (APR)	Special Offer or Eligible Purchase APR	Expiration Date	Balance Subject to Interest Rate	Days Rate Used	Interest Charge
Purchases	12.99% (v)	N/A		\$641.97	30	\$6.84
Cash Advance	26.24% (v)	N/A		\$0.00	30	\$0.00
Purchases 1	11.99%	N/A		\$1,012.61	30	\$9.95
Jun16 BT Special	5.99% (f)	N/A		\$554.52	30	\$2.72

2018 Total Year-to-Date

Total fees charged in 2018	\$26.00
Total interest charged in 2018	\$19.51



We are committed to providing our customers with quality products, superior service, and our continued support and respect.

Account Number:

3348

Page 002 of 002

Additional Information Regarding Your Account

Looking to Lower Your Monthly Payments?

Explore your options on our secure website.

We understand that everyone has challenging financial times. We can help you with payment programs designed around your needs.

Here are some options you may qualify for as our cardmember:

- **Reduced Payment Program** - We'll work with you to determine a fixed monthly payment that's easier on your budget, so you'll have more money for everyday expenses.
- **Debt Settlement Offer** - Depending on your situation, you may be eligible for a settlement offer that could lower your current payoff amount.

To learn more about the options available to you, log in to the website on the front of your statement and follow the helpful prompts under Payment Plans. You can also download our mobile app or call us directly at 1-800-537-3302.

This is an account statement. It clearly displays account and transaction information.

Please do not use Red Ink, Gel pens or Pencil.

CHANGE OF ADDRESS, PHONE, OR E-MAIL

Address	_____
Apt/Bldg#	_____
City	_____
State, ZIP	_____
Home Phone	_____
Work Phone	_____
Cell Phone	_____
E-mail Address	_____

If you have a Credit Card for business purposes, and are requesting an address change, we may request additional information.

Balance Subject to Interest Rate: Each 'Balance Subject to Interest Rate' shown on the front of this statement for each Balance Category is determined using the average daily balance (including new purchases) method. Each such balance is calculated separately for each period that a particular rate was in effect (referred to below as a 'Rate Period'). To get such average daily balance for each Balance Category, we first compute a 'Daily Balance' for each day of the Rate Period as follows: (1) we start with the beginning balance of each day, (2) we add any new transactions and fees, and (3) we subtract any applicable payments, credits, or credit adjustments. Each average daily balance that is shown on the front is computed by adding up all the Daily Balances in the Rate Period and dividing the total by the number of days in the Rate Period (which shows on the front as 'Days Rate Used'). In making these computations, (a) we may treat a credit balance as a balance of zero, and (b) we may delay adding fees to your balance, and (c) each day, we multiply your Daily Balance by the applicable daily periodic rate and add that amount to your balance to determine the next day's beginning balance.

Interest Charges: We figure the interest charges on your account and for each Balance Category by applying the applicable daily periodic rate to the applicable average daily balance and multiplying that product by the number of days in the Rate Period. All of the interest charges for each Balance Category will be totaled and that will be the total interest charged.

How to Avoid Paying Interest on Purchases: If you pay your New Balance as shown on the front of the billing statement by the Payment Due Date and if we also received payment in full of your New Balance as indicated on your previous billing statement by its Payment Due Date (or if that New Balance was zero or a credit), no interest charges will be assessed on Purchases shown on your next billing statement. Unless you have been specifically notified otherwise, no period is provided to repay non-Purchase balances without incurring interest charges—in other words, there is no interest-free (grace) period for Cash Advances or Balance Transfers.

Payment Requirements: Payments must be (1) accompanied by the top portion of this billing statement, (2) received no later than 5:00 p.m. (Central Time) on the Payment Due Date at the location we have specified for receipt of your payment, (3) made only by check or money order if your payment is made by mail, (4) made in U.S. Dollars, and (5) sent to the P.O. Box specified on the top of the front of this statement. If we accept a payment that does not comply with these requirements, there may be a delay in crediting your account, which may result in additional interest and fees. If your payment is returned unpaid by your bank for insufficient funds, we may re-present your check electronically.

Credit Limits: Only the 'Cash Limit' portion of your Credit Limit is available for cash advances. 'Available Credit' or 'Available Cash' refers to the part of your Credit Limit or Cash Limit that was available as of the billing statement's closing date and may not reflect overlimit or credit balance amounts. We may raise or lower your Credit Limit and/or Cash Limit at any time and may restrict the amount that is available for Balance Transfers. After we credit a payment to your account, there may be a delay before it operates to restore your Available Credit or Available Cash.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find a Mistake on Your Statement
If you think there is an error on your statement, write to us at: First National Bank of Omaha, P.O. Box 3696 Omaha, NE 68103-0696. In your letter, give us the following information:

- Account Information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the

amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: 1. The purchase must have been made in your home State or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: First National Bank of Omaha, P.O. Box 3696 Omaha, NE 68103-0696. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Liability for Unauthorized Use: If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at P.O. Box 3696 Omaha, NE 68103-0696 or the facsimile number 402-602-6096 or call us at 1-800-688-7070. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Information Provided to Credit Bureaus: Information about your account is periodically provided to one or more credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you think any information regarding you or your account is inaccurate, write to us on a separate sheet at: P.O. Box 3412, Omaha, NE 68103-0412.



2253 000000

AMANDA L HYLAND

First National Bank Omaha
P.O. Box 2557
Omaha, NE 68103-2557

Account Number: 3348
 New Balance: \$1,975.24
 Minimum Payment Due: \$176.00
 Payment Due Date: September 9, 2017

Make checks payable to First National Bank, Omaha

Amount of Payment Enclosed

\$

Change of Address? If yes, please
complete reverse side.

0000000197524

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

Platinum Edition® Visa®

Account Number:

3348

Page 001 of 002

**Account Summary**

Previous Balance	\$1,969.99
Payments	-\$70.00
Other Credits	-\$0.00
Purchases	+\$0.00
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$37.00
Interest Charged	+\$18.25
New Balance	\$1,975.24
Statement Closing Date	08/14/17
Days in Billing Cycle	32
Total Credit Limit	\$2,000.00
Available Credit	\$0.00
Cash Limit	\$400.00
Available Cash	\$0.00

**Payment Information**

New Balance	\$1,975.24
Minimum Payment Due	\$176.00
Past Due Amount	\$102.00
Payment Due Date	September 9, 2017

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37 and your APRs may be increased to a Penalty APR of up to 29.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For Example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	12 years	\$3,365
\$64	3 years	\$2,304 (Savings \$1,061)

If you would like information about credit counseling services, call 1-866-486-6322.

**Customer Service Call: Toll Free 1-888-530-3626**

(TDD Telecommunications Device for the Deaf: 1-800-425-2833) (Balance Transfer Helpline: 1-877-388-8231)

Save Time and Stamps

by Paying Online!

Visit: www.firstnational.com

Remit to: First National Bank Omaha, P.O. Box 2557, Omaha, NE 68103-2557

**Smart Tips**

School loans can be a challenge, whether you're going back to school yourself or sending your child off to college. Remember that there are many government assistance programs to help. Visit ED.gov for a list!

Important Information Regarding Your Account

We have told a credit bureau about a late payment, missed payment or other default on your account.

This information may be reflected in your credit report.

**Transaction Detail**

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
Payments and Other Credits				
7-26	7-26	74418007207045001054768	ONLINE PAYMENT THANK YOU	\$35.00 (CR)
8-09	8-09	74418007221045001087604	ONLINE PAYMENT THANK YOU	\$35.00 (CR)
Fees				
8-09	8-14	7441845722600028662000	LATE FEE	\$37.00
Total Fees For This Period				
Interest Charged				
Interest Charge on Purchases				
Interest Charge on Cash Advances				
Interest Charge on Balances Transfers				
Total Interest For This Period				
\$15.41				
\$0.00				
\$2.84				
\$18.25				

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) Variable Rate (f) Fixed Rate

Charge Summary	Annual Percentage Rate (APR)	Special Offer or Eligible Purchase APR	Expiration Date	Balance Subject to Interest Rate	Days Rate Used	Interest Charge
Purchases	12.99% (v)	N/A		\$454.10	32	\$5.15
Cash Advance	26.24% (v)	N/A		\$0.00	32	\$0.00
Purchases 1	11.99%	N/A		\$978.63	32	\$10.26

Thank
You!
for being our cardmember!

We're proud to be your credit card of choice. And we're here for you as your financial needs change. Count on us for practical solutions to any financial challenge you face.

Contact us 24 hours a day by phone or online.

Account Number:

3348

Page 002 of 002

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) Variable Rate (f) Fixed Rate

Charge Summary	Annual Percentage Rate (APR)	Special Offer or Eligible Purchase APR Expiration Date	Balance Subject to Interest Rate	Days Used	Interest Charge
Jun16 BT Special	5.99% (f)	N/A	\$544.60	32	\$2.84

2017 Total Year-to-Date

Total fees charged in 2017 \$100.00
Total interest charged in 2017 \$130.20

Additional Information Regarding Your Account

Looking to Lower Your Monthly Payments?

Explore your options on our secure website.

We understand that everyone has challenging financial times. We can help you with payment programs designed around your needs.

Here are some options you may qualify for as our cardmember:

- **Reduced Payment Program** - We'll work with you to determine a fixed monthly payment that's easier on your budget, so you'll have more money for everyday expenses.
- **Debt Settlement Offer** - Depending on your situation, you may be eligible for a settlement offer that could lower your current payoff amount.

To learn more about the options available to you, log in to the website on the front of your statement and follow the helpful prompts under Payment Plans. You can also download our mobile app or call us directly at 1-800-537-3302.

We've Enhanced the Charge Summary Section of your Statement

The Charge Summary section has been enhanced to display the expiration date for any applicable offer(s). The "Special Offer or Eligible Purchase APR Expiration Date" column displays the month in which your special offer will expire, if applicable. Applicable Special Offer or Eligible Purchase APRs will expire on the Statement Closing Date within the month listed for expiration.

Please do not use Red Ink, Gel pens or Pencil.

CHANGE OF ADDRESS, PHONE, OR E-MAIL

Address	_____
Apt/Bldg#	_____
City	_____
State, ZIP	_____
Home Phone	_____
Work Phone	_____
Cell Phone	_____
E-mail Address	_____

If you have a Credit Card for business purposes, and are requesting an address change, we may request additional information.

Balance Subject to Interest Rate: Each 'Balance Subject to Interest Rate' shown on the front of this statement is determined using the average daily balance (including new purchases) method. Each such balance is calculated separately for each period that a particular rate was in effect (referred to below as a 'Rate Period'). To get each average daily balance, we first compute a 'Daily Balance' for each day of the Rate Period as follows: (1) we start with the beginning balance of each day, (2) we add any new transactions (such as Purchases, Balance Transfers, Cash Advances and debit adjustments, as applicable) and any new fees, and (3) we subtract any applicable payments, credits, or credit adjustments. Each average daily balance that is shown on the front is computed by adding up all the Daily Balances in the Rate Period and dividing the total by the number of days in the Rate Period (which shows on the front as 'Days Rate Used'). In making these computations: (a) we may treat a credit balance as a balance of zero, and (b) we may delay adding fees to your balance, and (c) each day, we multiply your Daily Balance by the applicable daily periodic rate and add that amount to your balance to determine the next day's beginning balance.

Interest Charges: We figure the interest charges on your account by applying the applicable daily periodic rate to the applicable average daily balance of your account and multiplying that product by the number of days in the Rate Period.

How to Avoid Paying Interest on Purchases: If you pay your New Balance as shown on the front of this billing statement by the Payment Due Date and if we also received payment in full of your New Balance as indicated on your previous billing statement by its Payment Due Date or if that New Balance was zero or a credit, no interest charges will be assessed on Purchases shown on your next billing statement. Unless you have been specifically notified otherwise, no period is provided to repay non-Purchase balances without incurring interest charges—in other words, there is no grace period for Cash Advances or Balance Transfers.

Payment Requirements: Payments must be (1) accompanied by the top portion of this billing statement, (2) received no later than 5:00 p.m. (Central Time) on the Payment Due Date at the location we have specified for receipt of your payment, (3) made only by check or money order if your payment is made by mail, (4) made in U.S. Dollars, and (5) sent to the P.O. Box specified on the top of the front of this statement. If we accept a payment that does not comply with these requirements, there may be a delay in crediting your account, which may result in additional interest and fees. If your payment is returned unpaid by your bank for insufficient funds, we may re-present your check electronically.

Credit Limits: Only the 'Cash Limit' portion of your Credit Limit is available for cash advances. 'Available Credit' or 'Available Cash' refers to the part of your Credit Limit or Cash Limit that was available as of the billing statement's closing date and may not reflect overlimit or credit balance amounts. We may raise or lower your Credit Limit and/or Cash Limit at any time and may restrict the amount that is available for Balance Transfers. After we credit a payment to your account, there may be a delay before it operates to restore your Available Credit or Available Cash.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find a Mistake on Your Statement: If you think there is an error on your statement, write to us at: First National Bank of Omaha, P.O. Box 3696 Omaha, NE 68103-0696. In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may contact us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: 1. The purchase must have been made in your home State or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: First National Bank of Omaha, P.O. Box 3696 Omaha, NE 68103-0696. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Liability for Unauthorized Use: If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at P.O. Box 3696 Omaha, NE 68103-0696 or the facsimile number 402-662-6009 or call us at 1-800-666-7070. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

No Pre-Set Spending Limit: If your account has no pre-set spending limit as previously disclosed to you, please read the following provisions applicable to your account. No pre-set spending limit does not mean unlimited spending. Your account will be assigned a revolving credit limit for Purchases and Cash Advances. For Cash Advances, you may only spend up to your assigned cash revolving credit limit. For Purchases, you may be authorized to exceed your assigned revolving credit limit. Each transaction you make is authorized based on factors such as your account history, credit record, absence or presence of suspected fraud, and performance and delinquency patterns. If you attempt to make a transaction that exceeds your assigned revolving credit limit for Purchases, your account will be evaluated based upon the length of time your account has been open and account usage, performance and delinquency patterns with us, current and historical information regarding your credit in general, and your ability to repay. In certain circumstances, we may ask for additional financial records to authorize a transaction. If you are authorized to exceed your revolving credit limit, you will be required to pay, as part of your minimum monthly payment, the amount by which your New Balance exceeds your revolving credit limit. We encourage you to provide us with notice of forthcoming unusual activity, such as high transaction amounts, high velocity, or changes in geographic patterns. For all purposes of this billing statement any reference to Credit Limit means revolving credit limit.

Information Provided to Credit Bureaus: Information about your account is periodically provided to one or more credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you think any information regarding you or your account is inaccurate, write to us on a separate sheet at: P.O. Box 3412, Omaha, NE 68103-0412.